A Study of Work-Life Balance of Women Entrepreneurs

Synopsis

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Submitted by

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SECTION-1

INTRODUCTION:

Throughout history work and life were integrated. The motivation of females to start businesses in developed & emerging economies. Women's motivation of entrepreneurs has been widely studied the women entrepreneurial motivation in countries with different levelsof market economy development. The findings indicate that women often pursue business opportunities to satisfy social needs, rather than focusing on traditional business outcomes such as growth or profit Women today are not only homemakers, but they are also money-makersto Women who play multiple roles in every stage of their life. Many women select to be entrepreneurs to manage both household & business activities. Work-life balance means balancing between personal life and professional life effectively. there is a phenomenal change in the status of women and work. Many women are coming up with entrepreneurial activities. With increased responsibilities in the working area, it is becoming difficult for women to manage their work life and professional life. Self-employment is essential to schedule their time according to their personal and professional needs.

In traditional days women are restricted only to household activities like cleaning, washing, cooking and taking care of children, etc., and they were not allowed to enjoy outside opportunities. Women were treated as a homemaker. The present scenario has changed apart from household activities women are playing a significant role in professional life as well. With the effect of an increased standard of living, improved education, and employment opportunities both husband and wife are working, and many families have become dual earners. (Ramadevi, 2015)

According to P. F. Drucker an entrepreneur is one who always searches for change, responds to it, and exploits it as an opportunity."

According to Cantillion "entrepreneur is the agent who buys means of production at certain prices, to sell at prices that are certain at the moment at which he/she commits himself/ herselfto his/ her cost".

The government is also playing a significant role in mobilizing women to become entrepreneurs through its different programs. This is helping the number of women entrepreneurs increase much more. Gradually women are developing, they are chosen to be empowered, to be independent, andto be strong economically and they learned to live alone according to their dreams. Women being a strong

pillar of the family, she manages all the household activities. She is the best cook, she is the best caretaker, she is the best finance manager of her house, she is the best mother, wife, and daughter and she plays many roles simultaneously. She is the best player in multiple roles. She can manage both her personal and work life effectively. But sometimes conflicts do arise between work life and personal life. Women are the pillars of society & when women are empowered, the whole world is empowered Ministry of micro, small, & medium Enterprises {MSME} is empowering women entrepreneurs through its different schemes helping women spark their talent & build their own identify 1.38 lakh projects have been set up by women entrepreneurs under Prime Minister's Employment Generation Programme {PMEGP} Scheme since inception and up to 23.01.2019. The projects set up by women entrepreneurs are about 30% of the total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, their contribution is only 5% of the project cost while for the general category, it is 10%. during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed. Not only MSME, but the Government of India has also taken various steps toward women's empowerment and safety. Initiatives like Beti Bachao, Beti Padhao, Stand Up India, Mission Indra Dhanush, Mudra Yojana Scheme, TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme, MahilaUdyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, Cent Kalyani Scheme and many more have added to the welfare of the women population in India. "

You will never feel truly satisfied by work until you are satisfied by life!"-Heather Schuck

(Founder and CEO of Glamajama)

Clark (2000) has defined balance as "satisfaction and good functioning at work and home with a minimum of role conflict." Further visualizing that although it is difficult to alter several aspects of work and home, an individual can make some efforts to manage the balanceand minimizes the gap between them to create a desired balance.

In Entrepreneurial roles, the women increasingly wanted their enterprises to grow and succeed. Women

often joined their father's or husbands' businesses as contributing partners on an equal footing in the 1980s. They made their personal choices, stood up for their convictions, and dared to make new beginnings. The women in the 1990s increasingly learnedto live alone, travel alone, and if required to feed their children alone. In the 21st century,even more, opportunities arise for women, and they increasingly venture to build enterprises.

The acceptance of the small family concept and the resultant disintegration of the traditional joint family system has resulted in psychological liberation experienced by women. The successive industrial policies of the government have laid greater emphasis on the development of women entrepreneurship in the country. Improved level of women's education has increased the aspiration to widen their horizons and extend their role. More women now adopt higher technical and professional education as the educational facilities increase in the country.

The Concept of Entrepreneurship is Proven to be a helpful instrument for the Empowermentof women entrepreneurship development & Income Generation Activities are feasible solutions for empowering women.

All these factors & development have influenced women to take up non-traditional higher levels of activities like entrepreneurship apart from their conventional role of homemaking.

Life is a balancing act, and it is safe to say that in a current fact paced society everyone is constantly working for the right work-life balance it is imperative to find the true meaning of work-life balance. Indian women belonging to all classes have entered paid occupations due to a rise in education level.

Web Desk for India Today Women take on various roles throughout their lives. She is expected to act wisely in each capacity because each one comes with expectations. The modern woman is attempting to forge her own identity while juggling these difficult roles. To satisfy a greater demand for achievement and to boost their self-esteem, women are now. following their goals and starting their enterprises

Tanuja Gomes, a co-founder of the Furtado School of Music, says, "Despite coming. from a different field of study, I realized that the best trick for managing things on my own are to not have any preconceived notion about anything new.

For any entrepreneur, maintaining an open mind about everything reduces stress and has no negative effects on one's health or quality of life.

Concept of Women Entrepreneurs:

Women's entrepreneurship is relatively a recent phenomenon that came into prominence in late the 1970s. There has been a dramatic increase in the number of women setting up in business and it has been noted that they have become the fastest growing segment within the small business sector [Moore and Buttner1997]. women entrepreneurs are the women or a group of women who initiate,organize and operate business enterprise. Nowadays elite women in cities are making a mark in non-conventional fields such as consultancy, garments exporting, interior designing, textile printing, food processing, chemicals, and pharmaceuticals. etc

The concept of women's entrepreneurship is becoming a global phenomenon. Women's access to knowledge, skills, resources, opportunities, and power remains rather low, especially in rural areas. Although women remain involved in family trade, they are neither in organized form nor do women have ownership making their role a mere helper. Women of today are clearer in their life goals. They know how to undergo all the hardships as well as how to cherish the success which comes after. In our culture, women are socially conditioned to be submissive and not speak much. But a woman with entrepreneurial aspirations must make herself heard. While making tall claims about achieving women's empowerment, we mustalso provide opportunities and the right kind of platforms for women to achieve. Women havebeen taking an increasing interest in recent years in income-generating activities,

self-employment and entrepreneurship. This is seen in respect of all kinds of women both in urban and rural areas. Women are taking up both traditional activities and non-traditional activities. More and more women are coming forward to set up enterprises. In the process of entrepreneurship, women have to face various problems associated with

entrepreneurship and these problems get doubled because of her dual role as a wage earnerand a homemaker. It becomes more important to study what keeps these women well-motivated to achieve their set goals and targets. It is also important to study what. Leadership patterns are followed by these women to handle their human resources and other resources as well as how they balance their work-life while setting up their enterprises. The story of Rani Abbakka Chowta is a classic example of women's empowerment in the country. Women empowerment in India gathered much momentum after January 26, 1950, following the adoption of the Constitution of India which carries several clauses and

sections that eliminate ambiguity over the status of women. When Oxford Dictionaries declared "Nari Shakti" as the Hindi word of the year 2018. We can estimate the influence women are having on the world during all these years. Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring newer avenues of economic participation. (Rani, 1996)

Achievement Motivation:

The concept of achievement motivation has been used to describe individual efforts toward personal goals in social surroundings (Cassidy & Lynn, 1989). It is also found to be a typical characteristic among individuals who are successful in their work (McClelland, The Achieving Society, 1961) (McClelland, Money as a motivator: some research insights., 1967).Strong achievement motivation is probably the one characteristic most clearly describing the attitudes and behavior of an entrepreneur (Virtanen, 1997).

Leadership:

Leadership is a process whereby an individual influences a group of individuals to achieve a common goal. Leadership style is characterized by consistent patterns of exhibited behaviors, attitudes, and values. Leadership has been defined as traits, behaviors, influence, persuasion, interaction patterns, role relationships, and an administrative position; and most definitions assume that leadership involves a process whereby intentional influence is exerted by one to others in an attempt to guide relationships (Moerer-Urdahl, 2005). Gender is integral to contemporary notions of effective styles that have morphed from a traditionally masculine, autocratic style to a more feminine and androgynous style of democratic and transformational leadership (Knopik & Moerer, 2008).

Concept of Work-life balance:

Work-Life Balance does not mean an equal balance. It means the capacity to schedule the hours of professional and personal life to lead a healthy and peaceful life. It is not a new concept. It emphasizes the values, attitudes, and beliefs of women regarding their age to work in organizing and balancing their work and personal life. (Deshmukh & Deshmukh, 2016) Women turn to entrepreneurship for various reasons especially for satisfying their personal needs of self-expression and autonomy. This also makes their lives increasingly complex with5 pressure, intense working hours, and lesser involvement in the family; hence they juggle to satisfy both roles. (Rani, 1996) They may receive additional help at home in the form of servants, parents, in-laws, and husbands but still, the entire responsibility of the home

rests with the woman. But the problems remain, as the entrepreneur is not a superwoman and there follows a conflict.

Relevance of this study to the Social Work Profession:

Social Work is an inclusive profession. Its core values hold inclusive development and acceptance of people. Women have always borne the ictus of social changes and are therefore labeled as vulnerable. However, in this fast-paced world, the challenges are of a different kind.Women may have reached the pinnacle of success but not without sacrificing their family life or other core values. It is with this intention that this study needs to take place so that the expectations, ideas, and aspirations of the enterprising women of the millennium can be understood and appropriate assistance can be provided to foster their skill, capacity, and talent.

Table No. 1: Percentage distribution of enterprises owned by Female & male entrepreneurs wise

Category	Female entrepreneur	Male entrepreneur	Total
Micro	20.44	79.56	100
Medium	5.26	94.74	100
Large	2.67	97.33	100
All	20.37	79.63	100

(Source: MSME Report 2020-21)

The above table shows that the Micro, small and medium enterprises are owned by male andfemale entrepreneurs as of 2020-21. It shows a drastic difference in the number of male and female entrepreneurs. 20.44 % of micro industries are owned by women entrepreneurswhereas 5.26% in small industries and only 2.67% of medium industries are owned by female. owners. It is analyzed that women are less motivated towards entrepreneurship because only 20.44% of the females established micro-enterprises and women step back to establish small and medium enterprises. Very few percentage women tried to establish medium enterprises that are only 2.67% in large.

Work-Life Balance (WLB) Issues & challenges of Women Entrepreneurs:

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent etiquette, today we find Indian women engaged in different types of traditional (e.g., garment-making, beauty care, fashion design) as well as non-traditional (e.g.,founding financial institutions, educational institutions, entertainment companies) entrepreneurial activities. In addition to their

challenging entrepreneurial work, many of these women must also perform several roles in their families. These roles include being a spouse, caretaker, and parent; managing daily household chores; and providing services to the community and society. Women also must take care of their health and other personalactivities, which are often neglected because of role overload as well as time limitations. Allof these situations lead to the absence of WLB and the manifestation of many WLB issues.

SECTION-2

LITERATURE REVIEW:

According to Peters, Montgomery, Bakker, and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance. Therefore, the concept of WLB, along with its implications, is a core issue that must be investigated as more women become entrepreneurs in Indian society female entrepreneurship has been limited by factors including patriarchal beliefs, traditional gender roles, a lack of education, and a lack of experience in the labour force (OECD, 2004). Even in the case of India, the opportunity for entrepreneurial activity is reportedly higher for men than for women (Hendricks, 2005)

A comprehensive survey of the literature shows that specific studies pertaining to the WLB issues of women entrepreneurs are very few. The only available reports on the issue, which are mainly from developed nations, indicate that women entrepreneurs of these nations enjoy a comparatively good WLB (Key et al., 2003; CIBC, 2004; Carter & Eleanor, 2006; Godwin, 2009) On the other hand, no serious efforts have been made to analyse the WLB issues faced by women entrepreneurs of developing and underdeveloped countries where societal etiquette,male dominance and deep-rooted discriminatory sociocultural values and traditions (UNIDO, 2001) persist

Meanwhile, Dileep Kumar (2006) has elaborated on some of the issues faced by entrepreneurial women, such as a shortage of finances, male dominance, limited mobility, a lack of education, required motherly duties, and a lack of achievement motivation. According to Rizvi and Gupta (2009), government-sponsored development activities have benefited onlya small section of women, namely the urban middle class. This may be primarily due to their higher level of education, access to information, and family support.

Meanwhile, N., Omar, A., Ahamat, S., Sidek, Samer Ali Al-Shami, M. A. Aripin, A., Mat Ar,(2019) has discussed the benefits and challenges of women entrepreneurs. In (2020) N., Omar, Z.Jano, A. Ahamat, Samer Ali Al-Shami, A., and Mat Aris have focused on the roles of women entrepreneurs during theirfamily and working and (2021) Dr.GH Kallimath discussed the professional and personal life of the women entrepreneur

(Nataraj, 2011): In older days in India the aspect of entrepreneurship was only male enactment. With the effect of changing sociocultural environment, and the increase in educational qualification women has started exploring their inherent talents and business skills. Government initiatives and support schemes motivated many women to take part in entrepreneurial activities. This study revealed that role overload, dependent care, quality of health, the problem with time management, and lack of proper social support are the major factors that influence the work-life balance of women entrepreneurs in India.

(Shameem, 2014): At the former age, people used to live in joint families. Man works outside and women stay back at home to look after household activities. But today people left the concept of a joint family & they are living in nuclear families, both husband and wife need to work to meet their expectations. A woman in the nuclear family is the only female member, she has to take care of the dependents. It is essential to balance both responsibilities simultaneously which leads to increased stress. The complexity of stress may damage her work life and personal life.

(Ramadevi, 2015): The present research is conducted to understand the contemporary issueof the work-life balance of women employees. 360 women employees working in the banking,IT, health, and education sector are approached to identify the factors affecting the work-life balance. In recent days the service sector is also one of the most demanded sectors and it is gaining huge importance because of the increased standard of living and most women employees prefer to work in the service sector. Hence the women respondents are chosen from the service sector. The study reveals that levels of work-life balance of women employees in selected service sectors are significantly different from each other.

Monika, 2017) Women choose entrepreneurship to manage both business and domestic activities. They can enjoy financial independence along with family commitments. The present study is conducted to know the journey of 80 women entrepreneurs, and how they maintain a balance between personal and work. A structured questionnaire was developed to check the reality of their experience. The collected data was analysed using some statistical tools. Family members should share the household

responsibilities of women, and setting a proper priority of time for business & personal life are some of the suggestions given by the author.

(Broto Bhardwaj, 2017) : The researcher conducted an empirical study to endower the need for motivational factors required to foster women's entrepreneurship. It was a comparison study between men & women. Entrepreneurship is a tool of nation-building. It can be possiblewith a three-dimensional process including initiation, promotion, and distribution of wealth &service. Women are engaging in entrepreneurship activities to earn money & to provide financial help to their families. The study was based on primary data and describes the factors motivating women for work-life balance. The data collected and collected and analyzed through SPSS. A hypothetical test was conducted to analyze the factors. The author suggestedfive main factors that enable women entrepreneurs towards efficient. Many studies have been conducted on the work-life balance of working women but only a few studies were undertaken on the WLB of women entrepreneurs, hence the present study is conducted to know the factors affecting the work-life balance of women entrepreneurs.

(Neha, 2018): A sound and healthy working life are essential for the growth of an individual and the company as a whole. At present competitive world balanced environment is most needed to become a success. It is very difficult for women to maintain a healthy balance between work and personal life because of the overburden of work from both sides. In this article, the author reviewed various factors that affect and create the gap between personaland professional life.

Previously, the female workforce in India was mainly employed in no managerial, subordinate, or low-profile positions. Now, they occupy almost all categories of positions in the workplace. These changes in work culture have added to women's duties and responsibilities to their families as well as to society (Mathew & Panchanatham 2009a; 2009b). Despite this newfound work culture, and even though more and more women are joining the workforce, women in entrepreneurial roles are limited. The probable reason forthis phenomenon is the conflicts between competing work demands and personal and family needs.

LITERATURE REVIEW -A BRIEF:

Table 2: literature review briefing

Literature Review source	Frequency	Types of research paper	Frequency
Research paper	40	Analytical	1
Journal Article	7	Experimental	1
Thesis	7	Article	9
Conference paper	5	Review Paper	11
E-books	11	Descriptive	13
Reports	8	Case study	5
		Empirical	4
		Exploratory	1
		Review papers	10
Total	78	Total	55

(Source: Self-Construct)

RESEARCH GAP:

While reviewing the literature it is observed that very little literature is available that talks about the study of work-life balance of women entrepreneurs in the Agra region and alsothe available literature is not comparing these factors of women entrepreneurs. The literature review suggests that the work-life balance of women entrepreneurs is prominentin the global context. The present research aims to fill this gap. This research will beconducted with different women entrepreneurs & target audiences to understand a more cohesive & holistic view of the work-life balance of women entrepreneurs.

SECTION-3

CONCEPTUAL FRAMEWORK

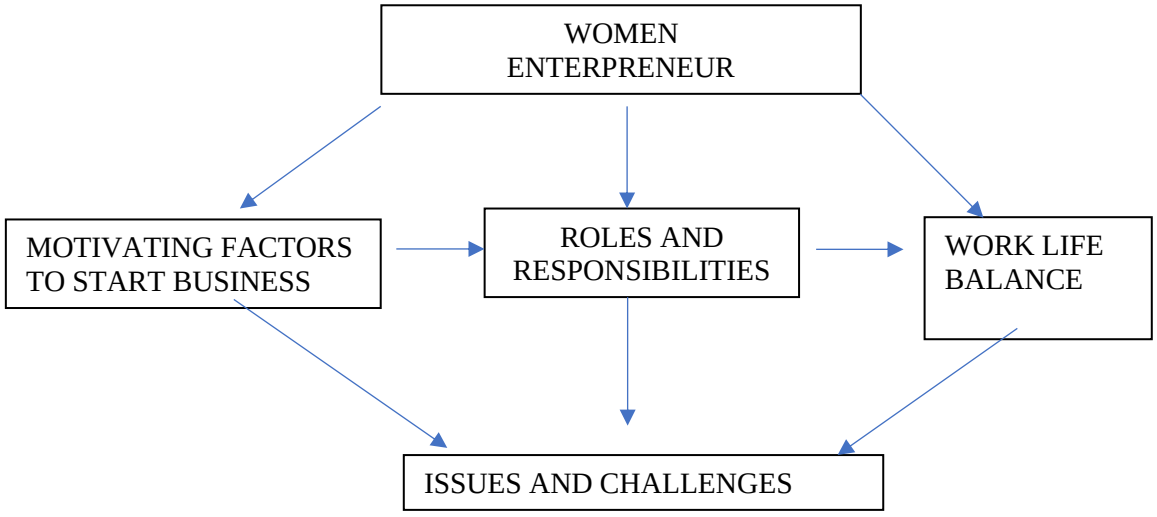

Figure 1: Conceptual Framework
(Source: Self-Construct)

NEED OF THE STUDY:

Nowadays women's entrepreneurship become an important tool for women Work life balance. , A study of Urban and Rural women Entrepreneurs in the Agra district is relatively a new phenomenon, very few studies have been conducted on this topic. This study is significant because women in Agra city are empowered through entrepreneurial activities. Large numbers of women entrepreneurs have set up their enterprises and have been in business successfully. This current study will also contribute to the growing body of literature on female entrepreneurship, an area that is underdeveloped. Also, it is to the best of the researcher's knowledge. As a result, Modern Indian women have made inroads into a different profession that was unthinkable for women in the past. The number of women in jobs is increasing and they are making substantial progress toward parity with men. Indian women in the modern are well educated and high on proficiency and skills. The reasons for this situation can be attributed to the changes in the sociocultural set of families also accepting working women and families supporting their daughters to be successful in their life.

A problem with the working-life balance has been identified among working women in the Agra region. Hence, to analyze this problem and to find better solutions by developing new social, psychological, economic, and cultural indicators to measure the issues of working-life balance celerity for the relevant study. Another gap identified by the researcher is that no such study has been conducted in these regions with large-size samples. The literature available on work-life balance among Indian women is stingy and not organized for the Agra region. Thus, the need arises to have a detailed study of working women in the Agra region. Both qualitative and quantitative approaches will be used for a better understanding of the variables affecting personal life and working women and the way she can maintain the balance in her life two peaks.

STATEMENT OF THE PROBLEM:

Women compose around half of the Indian population. They are, therefore, regarded as the better half of society. In the official proclamation, they are at par with men. But in real life, the truth prevails otherwise. Our society, particularly rural society is still male-dominated, and women are not treated as equal partners both inside and outside the four walls of the house. In India marriage is the career for most women. Even professionally they have confined their activities to some areas like teaching, office

work, nursing, and medicine. It is rare; they enter professions like engineering and business. The area of women's entrepreneurship is considered to be underdeveloped. This is due in the part of the fact that entrepreneurship is regarded to be male activity. Working women are juggling multiple responsibilities at work, meetings, business trips, and managing the daily routine responsibilities of life and home. The Indian Scenario has been changing drastically due to globalization, and a high degree of competition. The women's workforce constitutes only 28 percent of the female population. Out of the total number of self-employed people, women account for only 5 percent. The majority of self-employed women are engaged in unorganized sectors like agriculture, handicraft, handlooms, and cottage-based industries (according to National Sample Survey Organization). Many women are ragged between these seemingly inconsistent commitments to family and work.

RESEARCH QUESTIONS:

- What are the motivation factors of women entrepreneurs?
- How do working women maintain a work-life balance?

RESEARCH OBJECTIVES:

The study has the following objectives:

- To identify the motivational factors behind starting the business by a women entrepreneur
- To study the work-life balance of women entrepreneurs
- To identify the various issues and challenges faced by women entrepreneurs in work-life balance.
- To suggest strategies for women entrepreneurs to maintain their work-life balance.

RESEARCH HYPOTHESIS:

The hypothesis formulated is as below:

H1: Family support has a positive impact on the work-life balance.

H2: Lack of education has a negative impact on the work-life balance.

H3: Financial crisis has a negative impact on the work-life balance.

H4: Technological skills have a negative impact on the work-life balance.

SECTION-5

RESEARCH METHODOLOGY:

The study is to be conducted in the Agra region. The target group of the study is women who have been continuing their enterprises in rural & urban areas of the Agra region. Region for a minimum of four years and carrying out business-like, Tailoring, Beauty parlour, Food Processing, Grocery/Vegetable shops, General stores, etc.

Data for the proposed research will be collected from primary and secondary sources. An interview schedule will be designed, and an observation technique will be used for the collection of primary data. Secondary sources will include books, magazines, etc.

The pilot study will be conducted on 30 to 35 women Entrepreneurs collectively from rural and urban areas to refine the data collection process, mainly the content of data and procedures to be followed. The study will also include the case studies of some of the women entrepreneurs.

Purposive sampling and convenient sampling techniques will be used to identify the women entrepreneurs who are running their businesses in rural and urban areas of the region.

Research design: this research adapts both descriptive and analytical research

Sample Design

Target population: The study will aim to target women entrepreneurs. Who are currently entrepreneurs or want to be an entrepreneur in thefuture.

Sample Area: The study will aim to cover the Agra region.

Sample Unit: Beauty parlors, Boutique cosmetics stores, and women entrepreneurs will be considered.

Sample Size: The determined sample size for the research is 292 based on Gordon's formula for the finite population.

Sampling Procedure: Purposive Sampling and Convenient sampling technique

Data collection: Data collection will be done through an online survey

A} **Sources of Data**

Primary Data: Questionnaires will be used for the survey of women entrepreneurs running their business units in Agra

Secondary Data: Secondary data for the study has been collected through previous

- Books/Library
- Internet

- ❖ News reports
- ❖ Journals
- ❖ Census
- ❖ Surveys carried out by other investigators
- ❖ Magazines
- ❖ Articles

B**} Data collection instruments** -self-constituted questionnaire will be used for collecting data. more ever Interviews with women entrepreneurs will also be conducted. A mixed methodology will be used in the study. The questionnaire is a part of the quantitative analysis whereas an Interview is a part of the qualitative.

C} **Data collection Process**: The questionnaire will be made by google forms & it will be distributed online mode

D} **Tools & Techniques**:

- ➢ Statistical analysis like ANOVA (analysis of variance), and correlation would be applied.

SAMPLE SIZE:

For sample size computation Gordon formula is used –

Table 3: Gordan Formula

Formulas for Sample Size (SS)	
For Infinite Sample Size [more than 50000]	SS = [Z2p (1 – p)]/ C2
For Finite Sample Size [less than 50000]	SS/ [1 + {(SS – 1)/Pop}]

(Source: sample size computation Gordon formula)

Where,

SS = Sample size

Z = Given *Z* value

p = Percentage of population

C = Confidence level

Pop = Population

Taking a statistical approach to calculate the sample size *(n)* of the infinite population (more than 50,000) through a precision rate and confidence level approach is used to arrive at a representative number of

respondents when the population estimate is unknown (Gordon, 2004). Population, the various quantitative measures to be considered are as follows:

Degree of the variability of population characteristics or standard deviation *(σ)*

Level of confidence desired or *Z* value

Degree of precision desired in estimating population characteristics.

$n = \sigma 2\ Z2\ /D2$

―Assuming relative homogeneity of population‖ **Bill Gordon Formula**

σ = The Approximate value of the standard deviation of the sample is taken as 1.

Z = Standard normal variation or *Z* value is taken as 1.96 for 95% confidence level desired

D is taken as 0.1 to ensure a high degree of precision.

n=12 (1.96)2 / (0.1)2 = 384

Number of units registered =7980

Number of women entrepreneurs in Uttar Pradesh = 3180In the Agra region 38.7% of 3180 = 1230

N-1 = 384-1 = 383

NC= $383 \times 1230 \div 1230 + 384 - 1$

=$471090 \div 1613$

=292.05

=292

SECTION-6

The thesis will contain the following chapters:

Chapter 1- Introduction

Chapter 2- Review of literature

Chapter 3-Research Methodology

Chapter 4- Analysis and Results

Chapter 5- Conclusions, Limitations & Directions of Future Research

- **References**
- **Appendix**

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